

**Information to identify the case:**Debtor 1 **David Matthew Christopherson**Social Security number or ITIN **xxx-xx-4081**

First Name Middle Name Last Name

EIN -- --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -- --

EIN -- --

United States Bankruptcy Court **District of Minnesota**Date case filed for chapter **7 2/27/17**Case number: **17-40523 - MER****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	David Matthew Christopherson	
2. All other names used in the last 8 years		
3. Address	23325 233rd Lane NW Saint Francis, MN 55070	
4. Debtor's attorney Name and address	Kelsey B. Quarberg Kain & Scott, P.A. 13 7th Avenue South Saint Cloud, MN 56301	Contact phone 320-252-0330 Email: <a href="mailto:kquarberg@kainscott.com">kquarberg@kainscott.com</a>
5. Bankruptcy trustee Name and address	Nauni Jo Manty Manty & Associates PA 401 Second Avenue North Suite 400 Minneapolis, MN 55401	Contact phone 612-465-0990 Email: <a href="mailto:ecf@mantylaw.com">ecf@mantylaw.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	301 U.S. Courthouse 300 South Fourth Street Minneapolis, MN 55415	Hours open: Monday – Friday: 8:00am – 5:00pm Contact phone: (612)–664–5200 Web address: <a href="http://www.mnb.uscourts.gov">www.mnb.uscourts.gov</a>  Date: 2/28/17
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>March 23, 2017 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>U S Courthouse, Rm 1017 (10th Floor), 300 S 4th St, Minneapolis, MN 55415</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul>	
	<b>Filing deadline: 5/22/17</b>  <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
	<b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>  <b>Certificate of Completion of Financial Management Course due:</b> Credit Counseling and Debtor Education Information can be found at <a href="http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm">http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm</a>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of Minnesota

In re:  
 David Matthew Christopherson  
 Debtor

Case No. 17-40523-MER  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0864-4

User: heidi  
 Form ID: 309A

Page 1 of 1  
 Total Noticed: 17

Date Rcvd: Feb 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2017.

db	+David Matthew Christopherson, 23325 233rd Lane NW, Saint Francis, MN 55070-9710
smg	+United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
61498346	+Bk N Dakota, 700 E Main Ave, Bismarck ND 58501-4524
61498349	+Diversified Adjustment Serv, PO Box 32145, Fridley MN 55432-0145
61498350	+Heiligman Law PA, 6300 Shingle Creek Parkway, Suite 165, Brooklyn Center MN 55430-2152
61498351	+Karen Christopherson, 23325 233rd Lane NW, Saint Francis MN 55070-9710
61498353	+PayPal Credit, PO Box 105658, Atlanta GA 30348-5658
61498356	+Us Dept Of Ed/glelsi, Po Box 7860, Madison WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: kquarberg@kainscott.com Feb 28 2017 22:09:41 Kelsey B. Quarberg,
	Kain & Scott, P.A., 13 7th Avenue South, Saint Cloud, MN 56301
tr	+EDI: BNJMANTY.COM Feb 28 2017 22:08:00 Nauni Jo Manty, Manty & Associates PA,
	401 Second Avenue North, Suite 400, Minneapolis, MN 55401-2097
smg	+EDI: MINNDEPREV.COM Feb 28 2017 22:03:00 Minnesota Department of Revenue,
	Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
ust	+E-mail/Text: ustpreion12.mn.ecf@usdoj.gov Feb 28 2017 22:09:46 US Trustee,
	1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
61498347	+EDI: CAPONEAUTO.COM Feb 28 2017 22:08:00 Capital One Auto Finan, 3901 Dallas Pkwy,
	Plano TX 75093-7864
61498348	+EDI: CHASE.COM Feb 28 2017 22:08:00 Chase Card, Po Box 15298, Wilmington DE 19850-5298
61498352	+E-mail/Text: bk@lendingclub.com Feb 28 2017 22:10:07 Lending Club Corp, 71 Stevenson,
	San Francisco CA 94105-2985
61498354	EDI: USBANKARS.COM Feb 28 2017 22:08:00 US Bank, PO Box 790408,
	Saint Louis MO 63179-0408
61498355	EDI: USBANKARS.COM Feb 28 2017 22:08:00 Us Bank Hogan Loc, Po Box 5227,
	Cincinnati OH 45201

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

61498345	Alicia Allen
smg*	+US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 02, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2017 at the address(es) listed below:

Kelsey B. Quarberg	on behalf of Debtor 1 David Matthew Christopherson	kquarberg@kainscott.com,
squaintance@kainscott.com		
Nauni Jo Manty	ecf@mantylaw.com,	mn12@ecfcbis.com
US Trustee	ustpreion12.mn.ecf@usdoj.gov	

TOTAL: 3